

**Congress of the United States**  
**House of Representatives**  
**Washington, DC 20515-3302**

May 11, 2021

The Honorable Nancy Pelosi  
Speaker of the House  
U.S. House of Representatives  
Washington D.C. 20515

Dear Madam Speaker:

In the coming months, as our country slowly emerges from one of the most devastating public health emergencies in our history, Congress is widely expected to consider reforms to our health care system to expand access to high-quality, affordable health care coverage. In anticipation of this important debate, I write to share recommendations for policy changes that I believe will improve health outcomes for my constituents in North Carolina's Second Congressional District:

**Expanding Medicaid in North Carolina:** I am grateful that the *American Rescue Plan Act* includes an enhanced Federal Medical Assistance Percentage (FMAP) to incentivize states to expand their Medicaid programs. North Carolina is one of only 12 states that have not expanded Medicaid under the *Affordable Care Act* (ACA), leaving over 650,000 people in the so-called Medicaid coverage gap — unable to afford private health insurance and ineligible for Medicaid. I fought to expand this critical program in the North Carolina General Assembly, and while I continue to urge leaders in the state legislature to take action, I also look forward to discussions in Congress about how the federal government can help cover Medicaid gap populations in holdout states like mine.

**Lowering the Age of Medicare Eligibility:** To further expand health care access and promote affordability, I urge you to work to lower the Medicare eligibility age to 60 or lower. This simple change would make Medicare available to a population of Americans who work hard and retire before they turn 65. Even with sizable deductibles, Americans over the age of 55 pay the highest insurance premiums in the country. These high costs are particularly burdensome for those who lose their jobs or retire from jobs that did not provide health insurance. Moreover, even after the current public health crisis ends, older Americans who lost their jobs during this pandemic and are not yet 65 are likely to face difficulties in securing new employment and may be unable to regain employer-based insurance. In my state, nearly 20 percent of the population is 60 and older, and nearly 23 percent of the population will be 60 and older by the year 2030. After a lifetime of work, these Americans deserve better, more affordable health care options.

**Making ACA Coverage More Affordable:** We have made significant progress in improving access to affordable health coverage through the ACA marketplace by expanding advance premium tax credits (APTCs) in the *American Rescue Plan Act*.

However, a temporary expansion is clearly insufficient. Consistent with President Biden's proposal in the American Families Plan, I urge you to prioritize comprehensive coverage and affordability provisions by making the expanded APTCs from the *American Rescue Plan Act* permanent. Premiums after these new savings are introduced will decrease, on average, by \$50 per person per month or by \$85 per policy per month, allowing four out of five enrollees to find a health insurance plan for \$10 or less per month.

**Establishing a Public Option:** Finally, I support President Biden's proposal for a public option, which would expand health care coverage by allowing Americans to opt into a Medicare-like plan at any age. By allowing Americans this choice, a public option would provide individuals and families with the freedom to choose between their employer-sponsored insurance, plans offered by private insurers through the ACA marketplace, and a public-option plan. This proposal will reduce costs for patients and bring relief to small businesses struggling to afford coverage for their employees. Establishing a public option is a commonsense solution for closing the coverage gap and ensuring that more Americans can access affordable health care.

Thank you for considering these health care policy priorities. I look forward to working with you and other Members of Congress from both parties to reform our health care system to bring down costs, expand access, and improve outcomes for every American.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Deborah K. Ross', with a stylized flourish at the end.

Deborah K. Ross  
Member of Congress